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CENTRAL FAX CENTERRAYMOND A. JOAO, ESQ.
122 BELLEVUE PLACE
YONKERS, NEW YORK 10703
(914) 969-2992

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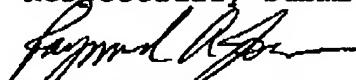
To: U.S. Patent and Trademark Office
From: Raymond A. Joao, Esq.
Date: March 26, 2008
Fax No.: 1-571-273-8300
No. Pages: 3 (including cover)

Re: RESPONSE TO ELECTION OF SPECIES REQUIREMENT -
U.S. PATENT APPLICATION SERIAL NO. 10/045,080

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO ELECTION OF SPECIES REQUIREMENT for filing in the above-identified application.

Respectfully Submitted,

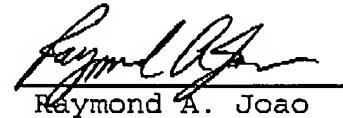


Raymond A. Joao
Reg. No. 35,907

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on March 26, 2008.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO. : 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION HISTORY INFORMATION, ACCOUNT HISTORY INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION OF SPECIES REQUIREMENT

Sir:

This is a Response To Election Of Species Requirement in response to the election of species requirement set forth in the Office Action, mailed March 19, 2008, in the above-identified application.

Applicant hereby elects the species of Figure 5A to be examined on the merits. Applicant hereby identifies Claims 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 57, 58, 59, 60, and 61 as encompassing the elected species of Figure 5A.

Entry of this Response To Election Of Species Requirement, and examination of Claims 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 57, 58, 59, 60, and 61 on the merits, is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

March 26, 2008

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992